

Information to identify the case:

Debtor 1	Candace Sneed	Social Security number or ITIN	xxx-xx-9582
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 20-10299			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Candace Sneed

August 11, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Candace Sneed
DebtorCase No. 20-10299-JBS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db
28828018 +Candace Sneed, 12455 S Perry, Chicago, IL 60628-7320
28828019 +Bank of America, P O Box 982284, El Paso, TX 79998-2284
28828026 +Barnes Auto, 2125 N Cicero, Chicago, IL 60639-3309
28887456 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
+Nissan Motor Acceptance Corporation, c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Rd, Roseville, MN 55113-1100
28828027 +Nmac, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
28828028 PNC, Attn: Bankruptcy, PO Box 489909, Charlotte, NC 28269-5329
28828030 +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28828016 +EDI: BECKLEE.COM Aug 12 2020 06:33:00 American Express, Att Bankruptcy, PO Box 3001, Malvern, PA 19355-0701
28828017 +EDI: BANKAMER.COM Aug 12 2020 06:33:00 Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
28828020 +EDI: CAPITALONE.COM Aug 12 2020 06:33:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
28828021 +EDI: CAPITALONE.COM Aug 12 2020 06:33:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
28828023 +EDI: CITICORP.COM Aug 12 2020 06:33:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
28828024 +EDI: TSYS2.COM Aug 12 2020 06:33:00 Department Store National/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
28828025 +EDI: DISCOVER.COM Aug 12 2020 06:33:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
28828022 +EDI: JPMORGANCHASE Aug 12 2020 06:33:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
28828029 +EDI: WTRNBANK.COM Aug 12 2020 06:33:00 Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
28828031 +EDI: WFFC.COM Aug 12 2020 06:33:00 Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Candace Sneed cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Deborah Kanner Ebner dkebner@debnertrustee.com, dke@trustesolutions.net,
IL53@ecfcbis.com;webmaster@debnertrustee.com;lizd@deborahEBNERlaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3